

Information to identify the case:

Debtor 1	<u>Matthew J. Cook</u>	Social Security number or ITIN	xxx-xx-8083
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Allyson M. Cook</u>	Social Security number or ITIN	xxx-xx-3211
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10169-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew J. Cook

Allyson M. Cook

8/26/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew J. Cook
Allyson M. Cook
Debtors

Case No. 17-10169-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 26, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J. Cook, Allyson M. Cook, 310 Fox Street, Franklin, PA 16323-2808
14386475	+ Elizur Corporation, 9800 McKnight Road, #124b, Pittsburgh, PA 15237-6004
14368303	Jonestown Bank And Trust, 1725 Route 72 North, Lebanon, PA 17042
14386477	+ Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337
14386478	+ Progressive Financial Services Inc, PO Box 22083, Tempe, AZ 85285-2083
14386479	+ Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14661935	UPMC Northwest, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 27 2022 03:58:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Aug 27 2022 03:58:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14373775	EDI: GMACFS.COM	Aug 27 2022 03:58:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14368293	+ EDI: GMACFS.COM	Aug 27 2022 03:58:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14368294	+ EDI: BANKAMER.COM	Aug 27 2022 03:58:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14641273	+ EDI: BANKAMER2.COM	Aug 27 2022 03:58:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14368295	+ EDI: CAPITALONE.COM	Aug 27 2022 03:58:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14368296	+ EDI: CAPITALONE.COM	Aug 27 2022 03:58:00	Capital One / Best Buy, PO Box 30258, Salt Lake City, UT 84130-0258

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14406191	Email/PDF: bncnotices@becket-lee.com	Aug 27 2022 00:00:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14368298	+ EDI: CITICORP.COM	Aug 27 2022 03:58:00	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14368299	+ EDI: WFNNB.COM	Aug 27 2022 03:58:00	Comenity Bank / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14386474	EDI: DIRECTV.COM	Aug 27 2022 03:58:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14368300	+ EDI: NAVIENTFKASMDOE.COM	Aug 27 2022 03:58:00	Department Of Education / Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barr, PA 18773-9635
14376786	EDI: DISCOVER.COM	Aug 27 2022 03:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14368301	+ EDI: DISCOVER.COM	Aug 27 2022 03:58:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14368302	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 26 2022 23:56:00	First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
14368297	EDI: JPMORGANCHASE	Aug 27 2022 03:58:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14368304	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 26 2022 23:56:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14649161	EDI: NAVIENTFKASMDOE.COM	Aug 27 2022 03:58:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14386476	+ Email/Text: ngisupport@radiusgs.com	Aug 26 2022 23:56:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
14740619	EDI: PRA.COM	Aug 27 2022 03:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14663688	EDI: PRA.COM	Aug 27 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14368305	+ Email/Text: bankruptcynotices@psecu.com	Aug 26 2022 23:57:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14370026	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14370026	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14368306	Email/PDF: ebnotices@pnmac.com	Aug 27 2022 00:00:32	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
14632621	+ Email/PDF: ebnotices@pnmac.com	Aug 27 2022 00:00:32	Pennymac Loan Services, LLC, 6101 Condor Drive Suite 200, Moonpark, CA 93021-2602
14386480	^ MEBN	Aug 26 2022 23:53:05	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14386481	+ Email/Text: BankruptcyNotice@upmc.edu	Aug 26 2022 23:57:00	UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348
14637951	+ EDI: AIS.COM	Aug 27 2022 03:58:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14386482	+ EDI: VERIZONCOMB.COM	Aug 27 2022 03:58:00	Verizon, Bankruptcy Dept, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
14368308	+ EDI: WFAUTO	Aug 27 2022 03:58:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po

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Box 19657, Irvine, CA 92623-9657

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PennyMac Loan Services, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14368307	##+	Vnb / Loan Services, Po Box 1015, Spring Valley, NY 10977-0815

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Allyson M. Cook dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Matthew J. Cook dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PennyMac Loan Services LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com
Maria Miksich	on behalf of Creditor PennyMac Loan Services LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8